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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Robin	
Write the name that is on	First name	First name
your government-issued	J Middle name	Middle name
picture identification (for example, your driver's	Williams	wildale name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX8666	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Robin First Name	J Williams Middle Name Last Name	Case number (if known)
THOUTENE	Middle Harite	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	4400 5 - 1 4711 01 - 1	If Debtor 2 lives at a different address:
	1126 East 47th Street  Number Street  G4	Number Street
	Chicago Illinois 60653 City State Zip Code	City State Zip Code
	Only State Exp Sout	ony chao zip code
	Cook County	County
	If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
	above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
	notices to you at this mailing address.	this mailing address.
	-	
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Robin		J	Williams		Case number (if kno	wn)
First Na		Middle Nam				
Part 2: Tell t	ne Court Abo	ut Your Bankrup	tcy Case			
<ol> <li>The chapt Bankrupto are choos under</li> </ol>	y Code you		brief description of each B2010)). Also, go to the t			C. § 342(b) for Individuals Filing for opriate box.
8. How you v	vill pay the	more details cashier's che may pay with  I need to pay Individuals to living may, but the official poyou choose to	about how you may pay ck, or money order. If you a credit card or check of the fee in installment of Pay Your Filing Fee in the truth that applies to poverty line that applies to	y. Typically, if your attorney is swith a pre-printer.  Is. If you choose a Installments (Coour may request aive your fee, and your family sit out the Application.	ou are paying the submitting your led address. ethis option, sign official Form 103 this option only d may do so onlize and you are u	the clerk's office in your local court for a fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A).  If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you bankrupto last 8 year	y within the	✓ No.  Yes. District  District		When When When	MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bacases penbeing filed spouse wifiling this cyou, or by partner, o affiliate?	ding or I by a no is not case with a business	✓ No.  Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rei residence		✓ No.	r landlord obtained an ev Go to line 12.	About an Eviction		of You (Form 101A) and file it with

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Williams Debtor 1 Robin Case number (if known) First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Robin J Williams Case number (if known)

First Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. Disability. My physical disability causes me to My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Robin	J Middle Name	Williams C	Case number (if known)				
Part 6: First Name  Answer These Que	estions for Reporting Purpos						
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under C  Yes. I am filing under Chap expenses are paid that  No.  Yes.	ter 7. Do you estimate that after	ter any exempt property is excluded and administrative stribute to unsecured creditors?				
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000					
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$1,000,000,001-\$10 billion \$100 million \$10,000,000,001-\$50 billion				
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$: \$10,000,001-\$: \$50,000,001-\$: \$100,000,001	\$50 million \$1,000,000,001-\$10 billion \$100 million \$10,000,000,001-\$50 billion				
Part 7: Sign Below							
For you	correct.  If I have chosen to file under of title 11, United States Coounder Chapter 7.  If no attorney represents me out this document, I have ob I request relief in accordance I understand making a false sconnection with a bankruptc both. 18 U.S.C. §§ 152, 134	Chapter 7, I am aware that le. I understand the relief avand I did not pay or agree to tained and read the notice rewith the chapter of title 11 statement, concealing property case can result in fines up	I may proceed, if eligible, under Chapter 7, 11,12, or 13 vailable under each chapter, and I choose to proceed o pay someone who is not an attorney to help me fill required by 11 U.S.C. § 342(b).  United States Code, specified in this petition. erty, or obtaining money or property by fraud in p to \$250,000, or imprisonment for up to 20 years, or				
	Signature of Debtor 1		Signature of Debtor 2				
	Executed on 6/26/20 MM /	18 DD / YYYY	Executed on				

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Debtor 1 Robin	J	Williams	Case number (if)	known)					
First Name	Middle Name	Last Name							
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the					
If you are not	debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I								
represented by an	. ,	nave no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.							
attorney, you do not	nave no knowledge arte	i air iriqairy triat tric ir	irormation in the sorica	ales filed with the petition is mooneet.					
need to file this page.	<b>X</b> /a / Elia a Ulama anin a		Date	6/26/2018					
modulo inio ano pago:	/s/ Elise Harmening Signature of Attorney			M / DD / YYYY					
	Signature of Attorney	IOI DEDIOI							
	Elise Harmening								
	Printed name								
	Semrad Law Firm								
	Firm name								
	20 S. Clark Street								
	Street								
	28th Floor								
	Chicago		Illinois	60603					
	City		State	Zip Code					
	Contact phone	3124832095	Email address	eharmening@semradlaw.com					
	6325657		Illinois						
	Bar number		State						

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Robin	J	Williams	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States E	Sankruptcy Court for the:	Northern	District of Illinois	_
Case number (If known)			(State)	_

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$7,225.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,225.00
1c. Copy line 63, Total of all property on Schedule A/B	97,225.00
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$11,256.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<del>Ψ</del> 0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$21,793.00
Your total liabilities	\$33,049.00
Part 3: Summarize Your Income and Expenses	
s. Schedule I: Your Income (Official Form 106I)	\$1,782.00
Copy your combined monthly income from line 12 of Schedule I	41,1.02.00
5. Schedule J: Your Expenses (Official Form 106J)	

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Debt	tor 1 Robin	J	Williams	Case number (if known)							
	First Name	Middle Name	Last Name								
Part 4	4: Answer These Q	uestions for Administrat	ive and Statistical Records								
6. <b>A</b> ı	re you filing for bankrup	tcy under Chapters 7, 11, o	13?								
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
Ŀ	Yes.										
7. <b>W</b>	hat kind of debt do you	have?									
Ŀ			mer debts are those incurred by ar ill out lines 8-10 for statistical purp	n individual primarily for a personal, poses. 28 U.S.C. § 159.							
		rimarily consumer debts. Yo with your other schedules.	u have nothing to report on this p	art of the form. Check this box and s	ubmit						
		Your Current Monthly Income , Form 122B Line 11; <b>OR</b> , Fo	e: Copy your total current monthly orm 122C-1 Line 14.	r income from Official	\$975.00						
9.	Copy the following spe	opy the following special categories of claims from Part 4, line 6 of Schedule E/F:									
	From Part 4 on Schedu	le E/F, copy the following:	Total claim								
	9a. Domestic support ob	ligations (Copy line 6a.)		\$0.00							
	9b. Taxes and certain oth	er debts you owe the governr	ment. (Copy line 6b.)	\$0.00							
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00											
	9d. Student loans. (Copy	line 6f.)		\$18,605.00							
	9e. Obligations arising or priority claims. (Copy line		r divorce that you did not report as	\$0.00							
	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00							

\$18,605.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information to identify you	ır case:		-				
				Williams				
Debtor 1	Robin First Name	J Middle N	lame	Last Name				
Debtor 2 (Spouse, if fil	ling) First Name	Middle N	lam a	Last Name				
	- Thorreamo		iairie					
United Sta	ates Bankruptcy Court for th	ne: <u>Northern</u>		District of Illinois (State)				
Case num (If known)	ber							
	J Farms 1004/D						Check if this is an	
Officia	I Form 106A/B						amended filing	
<u>Sche</u>	dule A/B: Prop	erty					12/1	
category v responsibl write your	where you think it fits bes le for supplying correct in name and case number	t. Be as complete a formation. If more s (if known). Answer e	nd accura pace is n very ques	et only once. If an asset fits in m ate as possible. If two married po eeded, attach a separate sheet stion. ther Real Estate You Own or	eople are to this fo	e filing together, both a rm. On the top of any a	re equally	
1. Do you	No. Go to Part 2	equitable interest i	iii aiiy res	sidence, building, land, or simila	r propert	y:		
	Yes. Where is the property	?						
			What is	the property? Check all that apply	y.	Do not deduct secured	claims or exemptions. Put	
1.1	Street address, if available,	or other description	Sing	le-family home		the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property		
	otreet address, ii available,	or other description		lex or multi-unit building		Current value of the	Current value of the	
				dominium or cooperative		entire property?	portion you own?	
			Lan					
	Number Street	_		estment property		Describe the nature o interest (such as fee s		
	City State	Zip Code	Time	eshare er		the entireties, or a life		
	City State	Zip Code	Who has an interest in the property? Check one.		neck	Check if this is community property (see instructions)		
				tor 1 only		ш		
			Deb	tor 2 only				
				tor 1 and Debtor 2 only				
			At le	ast one of the debtors and another	r			
				nformation you wish to add abou y identification number:	ıt this ite	m, such as local		
If you	own or have more than on	e, list here:						
				the property? Check all that apply	y.		claims or exemptions. Put red claims on <i>Schedule D</i> :	
1.2	Street address, if available,	or other description	= ~	le-family home lex or multi-unit building			ims Secured by Property.	
				dominium or cooperative		Current value of the	Current value of the	
			Man	ufactured or mobile home		entire property?	portion you own?	
	Number Street		Lan			Describe the nature o	f vour ownership	
				stment property eshare		interest (such as fee s	simple, tenancy by	
	City State	Zip Code	Oth			the entireties, or a life	e estate), if known.	
			Who ha one.	s an interest in the property? Ch	neck	Check if this is co (see instructions)	mmunity property	
				tor 1 only		ш		
			Deb	tor 2 only				
				tor 1 and Debtor 2 only				
				east one of the debtors and another		_		
				nformation you wish to add abou y identification number:	ıt this ite	m, such as local		

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Debtor 1	Robin First Name	J Middle Name	Williams Last Name	_ Case numbe	er (if known)		
	riistivalile						
1.3 Stree	et address, if available, or oth		Vhat is the property? Check all that and Single-family home  Duplex or multi-unit building	oply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.	
			Condominium or cooperative  Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?	
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
		[ [ [ ]	Who has an interest in the property?  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another information you wish to add at	her	(see instructions)	mmunity property	
2 Add	the dollar value of the nor	•	roperty identification number: III of your entries from Part 1, includ	ling any entrie	s for pages		
	ve attached for Part 1. Wr	•	•	any entire			
Do you ow		equitable interest	in any vehicles, whether they are re	-	-		
ľ	ns, trucks, tractors, sport uti		also report it on Schedule G: Executory cycles	Contracts and	Unexpired Leases.		
3.1	Make Model: Year:	Nissan Altima 2012	Who has an interest in the proper one.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>	
	Approximate mileage: Other information: 2012 Nissan Altima	80000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property? \$6075.00	Current value of the portion you own? \$6075.00	
			Check if this is community p instructions)	roperty (see			
3.2	Make Model: Year:		Who has an interest in the proper one.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.	
	Approximate mileage:  Other information:		Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another		Current value of the entire property?	Current value of the portion you own?	
			Check if this is community p instructions)				

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	Robin First Name	J Middle Name	Williams  Last Name	Case number	er (if known)	
3.3	Make Model: Year:		Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule tims Secured by Property
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Curior information.		At least one of the debtors an	d another		
			Check if this is community			
			instructions)	property (see		
3.4	Make		Who has an interest in the propone.	perty? Check	Do not deduct secured the amount of any secu	· ·
	Model: Year:		Debtor 1 only		•	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors an	d another		
			Check if this is community instructions)	property (see		
Exar		·	ner recreational vehicles, other vehit, fishing vessels, snowmobiles, mot	•		
Exar	nples: Boats, trailers, motor No Yes Make Model:	·	who has an interest in the propone.	orcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make	·	who has an interest in the propone.  Debtor 1 only	orcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the propone.  Debtor 1 only Debtor 2 only	orcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:	·	who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 2 only	orcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the propone.  Debtor 1 only Debtor 2 only At least one of the debtors an	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	·	who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 2 only	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an instructions)  Who has an interest in the propone.	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own?  claims or exemptions. F
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)  Who has an interest in the propone.	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the propone.  Debtor 1 only Debtor 2 only At least one of the debtors an instructions)  Who has an interest in the propone.  Debtor 2 only Debtor 1 and Debtor 2 only The community instructions an interest in the propone.  Debtor 1 only	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Creditors Cre	red claims on Schedule ims Secured by Propert Current value of the portion you own?  claims or exemptions. F ired claims on Schedule ims Secured by Propert
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the propone.  Debtor 1 and Debtor 2 only  Debtor 3 and Debtor 2 only  At least one of the debtors and Check if this is community instructions)  Who has an interest in the propone.  Debtor 1 and Debtor 2 only  Debtor 3 and Debtor 2 only  Debtor 4 this is community instructions)	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own?  claims or exemptions. Fired claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the propone.  Debtor 1 only Debtor 2 only At least one of the debtors an Check if this is community instructions)  Who has an interest in the propone.  Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	corcycle accessorion or cycle	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Creditors Cre	red claims on Schedule lims Secured by Propert Current value of the portion you own?  claims or exemptions. F red claims on Schedule lims Secured by Propert
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the propone.  Debtor 1 and Debtor 2 only  Debtor 3 and Debtor 2 only  At least one of the debtors and Check if this is community instructions)  Who has an interest in the propone.  Debtor 1 and Debtor 2 only  Debtor 3 and Debtor 2 only  Debtor 4 this is community instructions)	corcycle accessorion corce accessorion corcycle acc	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the

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Williams Debtor 1 Robin Case number (if known) First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music TV, cell phone, laptop Yes. Describe... \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Costume Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1150.00 for Part 3. Write that number here ......

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Debtor 1 Robin Williams Case number (if known) First Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Robin	J	Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfe	checks, promissory not	tes, and money orders.	
	✓ No  Yes. Give specific information about them	Issuer name:			
21.			), thrift savings accounts	, or other pension or profit-sharing plans	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debto	or 1 Robin	J Middle Nar	Williams	Case number (if known)	
24.	First Name			nder a qualified state tuition program.	
24.		530(b)(1), 529A(b), and 529(b)		inder a quaimed state tutton program.	
	✓ No  Yes	Institution name and description	on. Separately file the records of any inte	erests.11 U.S.C. § 521(c):	
25.		or your benefit	perty (other than anything listed in I	ine 1), and rights or powers	
	<b>✓</b> No				
	Yes. Desc	ribe			
26.			crets, and other intellectual propert proceeds from royalties and licensing a		
	No No				
	Yes. Desc	ribe			
27.		nchises, and other general in			
		iding permits, exclusive licenses	s, cooperative association holdings, liqu	or licenses, protessional licenses	
	✓ No  Yes. Desc	ribe			
Mon	ey or propei	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions
	ey or propei				portion you own?
					portion you own? Do not deduct secured
	Tax refunds or No Yes. Give	wed to you specific information		Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give sabout	specific information t them, including whether already filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give sabout	wed to you specific information t them, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give sabout you a and sand services. Past	specific information t them, including whether already filed the returns the tax years	ousal support, child support, maintenan	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spe	ousal support, child support, maintenan	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years	ousal support, child support, maintenan	State:  Local:  ce, divorce settlement, property settlemen  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spe	ousal support, child support, maintenan	State:  Local:  ce, divorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spe	ousal support, child support, maintenan	State:  Local:  ce, divorce settlement, property settlemen  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give sabout you a and to  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spe	ousal support, child support, maintenan	State: Local:  ce, divorce settlement, property settlemen  Alimony:  Maintenance:  Support:  Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give s about you a and to  Family support Examples: Past ✓ No  Yes. Give s	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information	ousal support, child support, maintenan	State:  Local:  ce, divorce settlement, property settlemen  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give s about you a and to  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information	payments, disability benefits, sick pay, v	State: Local:  ce, divorce settlement, property settlemen  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give s about you a and t  Family suppor Examples: Past V No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information specific information	payments, disability benefits, sick pay, v	State: Local:  ce, divorce settlement, property settlemen  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds or  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, specific information specific information	payments, disability benefits, sick pay, v	State: Local:  ce, divorce settlement, property settlemen  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Robin	J	Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policie Examples: Health, disability, or		ings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insurance of each policy and list its variety	ompany .	oany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a liv property because someone has	ing trust, expect proceed		, or are currently entitled to receive	
	✓ No  Yes. Describe				
33.	Claims against third parties, Examples: Accidents, employm			a demand for payment	
	Yes. Describe				
34.	Other contingent and unliqui to set off claims	dated claims of every	nature, including counterc	laims of the debtor and rights	
	<b>✓</b> No				
	Yes. Describe				
35.	Any financial assets you did	- not already list			
	✓ No Yes. Describe				
36.	Add the dollar value of all of for Part 4. Write that number	•			
Part	5: Describe Any Busines	s-Related Property	You Own or Have an In	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have any legal	or equitable interest	in any business-related pro	operty?	
	No. Go to Part 6.				Current value of the
	Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or comm	nissions you already e	arned		
	No Yes. Describe				
39.	Office equipment, furnishings Examples: Business-related cor		ems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, ele	ctronic devices
	No Yes. Describe				
		=			

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Deb	tor 1 Robin	J	Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of you	ır trade	
	No				
	Yes. Describe				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
	Ш				
	-				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				
					_
43.	Customer lists, mailing	g lists, or other compilat	ions		
	—	,,			
	✓ No				
	Yes. Do your lists	include personally identifia	ble information (as defined in 11 U	.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	cribe			
	100. 5000				
44.	Any business-related	property you did not alr	eady list		
	No.				
	No				
	Yes. Give specific information				
	information				
					<u> </u>
					<del></del>
					<u> </u>
45. A	dd the dollar value of	all of your entries from F	art 5, including any entries for p	pages you have attached	
<u> </u>	Deceribe Any F		al Fishing Paleted Busyants	Var. Oran an Have an Interest in	
Part	If you own or have a	arm- and Commercian interest in farmland, list it i	n Part 1	You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable in	terest in any farm- or commercia	al fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	<b>√</b> No				
	Yes. Describe				

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Debt	or 1 Robin First Name		Villiams (	Case number (if known)	
48.	Crops-either growing				
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equip	pment, implements, machinery, fixture	es, and tools of trade		
	No Voc Describe				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No	.,,			
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did r	not already list		
	✓ No				
	Yes. Describe				
		II of your entries from Part 6, including r here			
<b>&gt;</b>				L	
Part 7	7: Describe All Pro	perty You Own or Have an Intere	est in That You Did Not	List Above	
53.		perty of any kind you did not already li s, country club membership	ist?		
	✓ No	o, odana y olab mombolomp			
	Yes. Give specific				
	information				
54. Ad	dd the dollar value of a	II of your entries from Part 7. Write tha	at number here		<u> </u>
Part 8	List the Totals of	f Each Part of this Form			
55 <b>F</b>	Part 1: Total real estate	e, line 2		•	
00.1	art I. Total roal estate	, 1110 2			
56. <b>p</b>	oart 2 total vehicles, lin	ne 5	\$6075.00		
57. <b>P</b>	art 3: Total personal ar	nd household items, line 15	\$1150.00		
58. <b>P</b>	art 4: Total financial as	ssets, line 36			
		elated property, line 45			
		fishing-related property, line 52			
	Part 7: Total other prop				
62. <b>T</b>	otal personal property	. Add lines 56 through 61	\$7225.00	Copy personal property total	+ \$7225.00
					\$700F 00
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62			\$7225.00

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Fill in this info	ormation to identify your ca	se:		
Debtor 1	Robin First Name	J Middle Name	Williams Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern D	istrict of Illinois	
Case number	·		(State)	
Official	Form 106C			Check if this is ar amended filing
Schedu	le C: The Prope	erty You Claim a	s Exempt	04/16
state a specthe amount tax-exempt under a law your exemp  Part 1: Ide  1. Which s  You  2. For any	cific dollar amount as ear of any applicable status retirement funds—may that limits the exemption would be limited to entify the Property You are claiming state and feed are claiming federal exemproperty you list on Sched	exempt. Alternatively, you tory limit. Some exempt by be unlimited in dollar a on to a particular dollar to the applicable statutor.  Claim as Exempt  Claiming? Check one only, everal nonbankruptcy exempt properties. 11 U.S.C. § 522(b)(aule A/B that you claim as exempt to the applicable statutor.	may claim the full fair mark ions—such as those for heal mount. However, if you clair amount and the value of the y amount.  en if your spouse is filing with you. Itions. 11 U.S.C. § 522(b)(3)	mption you claim. One way of doing so is to et value of the property being exempted up to th aids, rights to receive certain benefits, and an exemption of 100% of fair market value property is determined to exceed that amount,
	escription of the property a Schedule A/B that lists this y		Amount of the exemption you ce Check only one box for each exer	
Brief descripti Che Thir Line from	ecking account, Fifth rd	\$0.00	\$0 100% of fair market value, applicable statutory limit	735 ILCS 5/12-1001(b) up to any
Brief descripti <u>Use</u> Line from Schedul	ed Clothing	\$350.00	\$350.00  100% of fair market value, applicable statutory limit	735 ILCS 5/12-1001(a) up to any

☐ No Yes

**✓** No

11

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Robin Williams Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$350.00 description:  $\checkmark$ \$350.00 TV, cell phone, laptop 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit 06 Schedule A/B: Brief 735 ILCS 5/12-1001(b) description: \$50.00 **✓** \$50.00 **Costume Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(c); 735 ILCS Brief \$6,075.00 description: 5/12-1001(b) \$0 Nissan Altima, 2012, 100% of fair market value, up to any 2012 Nissan Altima

applicable statutory limit

Line from

Schedule A/B:

03

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			ocument 1 age 22	01 7 3		
Fill in	this information to identify	your case:				
Debto		J	Williams	_		
Debto	First Name	Middle Name	Last Name			
	e, if filing) First Name	Middle Name	Last Name	_		
United	d States Bankruptcy Court fo	or the: Northern	District of Illinois	_		
Case (If know	number 		(State)	_		
Offi	icial Form 106	3D				Check if this is a amended filing
			ave Claims Secu	ired by Pror		12/1
[	No. Check this box an Yes. Fill in all of the info List All Secured Cla List all secured claims. If	ormation below.  Ims  f a creditor has more than one s	t with your other schedules. You	Column A	cort on this form.  Column B Value of	Column C Unsecured
	in Part 2. As much as poss name.	ible, list the claims in alphabetica	al order according to the creditor's		collateral that supports this claim	portion If any
2.1	Honor Finance Creditor's Name 909 DAVIS ST STE 260 Number Street	2012 Nissan Altima	ty that secures the claim:	\$11,256.00 ply.	\$6,075.00	\$5,181.00
	EVANSTON IL 6 City State Z Who owes the debt? Cher Debtor 1 only	I I Disputed	call that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 At least one of the deb and another Check if this claim re	only car loan)  Statutory lien (suc		ıred		
	to a community debt		-	<del>-</del> -		

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$11,256.00

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Robin	J	Williams				
		First Name	Middle Name	Last Name				
	otor 2							
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ited States B	ankruptcy Court for the:	Northern	District of Illinois				
				(State)				
	se number nown)							
	•	orm 106E/F				Ch	eck if this is ar	n amended filing
		<del></del>						
S	chedu	ıle E/F: Cre	editors Who	Have Unsec	cured Claims			12/15
othe Forr clain the know	er party to a n 106A/B) a ms that are entries in t wn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. A expired Leases (Official Fo Secured by Property. If r	and Part 2 for creditors with Also list executory contracts form 106G). Do not include a more space is needed, copy pp of any additional pages, was pp of any pp	s on <i>Sched</i> iny credito the Part y	ule A/B: Propressive of the second se	perty (Official ally secured it out, number
1.			secured claims against y	0112				
١.		Go to Part 2.	isecureu ciainis against y	ou:				
	프	ao to i ait 2.						
	Yes.							
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit in alphabetical order accord e than one creditor holds a	y and nonpriority amounts, ling to the creditor's name. particular claim, list the othe		both priorit	y and nonprio	rity amounts.
	(For an ex	planation of each type of	claim, see the instructions f	or this form in the instruction	on booklet.)			
						Total	Driority	Monnriority

claim

amount

amount

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Debtor	1 Robin	J	Williams	Case number (if known)	
Part 2	First Name  List All of Your NONPF	Middle Name	Last Name		
3. Do	o any creditors have nonprior  No. You have nothing to re  Yes.  st all of your nonpriority unsured claim, list the creditor more than one creditor holds a	eport in this part. Sul	is against you?  Domit this form to the  alphabetical order  im. For each claim lis	e court with your other schedules.  The creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3. If you have more than four priority unsecured claims fill our	cluded in Part 1.
Pa	age of Part 2.				Total claim
	AD ASTRA RECOVERY SERV Nonpriority Creditor's Name 7330 W 33RD ST N STE 118 Number Street			Last 4 digits of account number 4599  When was the debt incurred? 3/2018  As of the date you file, the claim is: Check all that apply.	Total claim\$601.00
		ate Zip ack one. ly s and another tes to a community o	205 Code	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: SPEEDY Other. Specify CASH 181	
	Bank of America			Last 4 digits of account number	\$496.00
	City Sta Who incurred the debt? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this claim relat Is the claim subject to offse Yes	ate Zip ack one. ly s and another tes to a community o	998 Code	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify NSF	\$1,500,00
		nois 60 ate Zip ck one.	680 Code	As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Parking Tickets	\$1,500.00

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 Debtor 1 First Name
 Robin J Williams Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CREDENCE RESOURCE MANA Nonpriority Creditor's Name 17000 DALLAS PKWY STE 20 Number Street	Last 4 digits of account number 9244 When was the debt incurred? 5/2016  As of the date you file, the claim is: Check all that apply.	\$591.00
	DALLAS Texas 75248 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes		
4.5	DEPT OF EDUCATION/NELN  Nonpriority Creditor's Name  121 S 13TH ST  Number Street  LINCOLN Nebraska 68508  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number 5872  When was the debt incurred? 12/2013  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$6,981.00
4.6	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name  121 S 13TH ST Number Street  LINCOLN Nebraska 68508 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	Last 4 digits of account number 4972  When was the debt incurred? 1/2015  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$5,090.00

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Debtor 1 Robin Williams Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF EDUCATION/NELN 4.7 \$3,800.00 Last 4 digits of account number 5772 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 12/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN \$2,734.00 Last 4 digits of account number 4872 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only  $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

debts
Other. Specify \_

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

At least one of the debtors and another

Is the claim subject to offset?

✓ No Yes

Check if this claim relates to a community debt

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Debtor 1	First Name		Middle Name	Last Name	Case r	number (if known)
art 3:	List Others to	Be Notified A	About a Debt That	You Already List	ed	
coll	ection agency is ection agency he	trying to colle ere. Similarly, i	ct from you for a deb f you have more than	t you owe to some	one else, list the only of the debts that	ou already listed in Parts 1 or 2. For example, if a priginal creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional r 2, do not fill out or submit this page.
HAF Nam	RRIS & HARRIS L	ΓD		On which ent	ry in Part 1 or Par	t 2 did you list the original creditor?
	W JACKSON BL	VD S-400		Line 4.3	of (Check one):	Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
CHI City	CAGO	Illinois State	60604 Zip Code	Last 4 digits of	of account number	r

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 Debtor 1
 Robin First Name
 J Williams
 Case number (if known)

 Last Name

#### Add the Amounts for Each Type of Unsecured Claim Part 4: 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$18,605.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$3,188.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$21,793.00 6j. Total. Add lines 6f through 6i. 6j.

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Fill in this information to identify your case:					
Debtor 1	Robin	J	Williams		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(State)		

Official	Form	106G
----------	------	------

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Mac Properties Name 1642 E. 56th St	reet	_	Residential Lease, Debtor is Lessee, 1 Year Residential Lease
	Number	Street		
	Chicago	Illinois	60637	
	City	State	Zip Code	

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			DC	cument rage	, 50 01 75		
Fill in	this infor	mation to identify your o	ase:				
Debto	r 1	Robin First Name	J Middle Name	Williams Last Name			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name			
United	l States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case I	number n)			(,			
<b>O</b>	1	F 400LL					Check if this is an amended filing
Offi	cıaı	Form 106H					
Sch	edul	e H: Your Cod	lebtors				12/15
1. D	). Answe o you ha No Yes	er every question.  eve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a	a codebtor.)		·
	laho, Loi No. Yes.	uisiana, Nevada, New Me Go to line 3. Did your spouse, forme	er spouse, or legal equiva	ashington, and Wisconsir	1.)	perty states and termiones	include Arizona, California,
		No Yes. In which communit	ly state or territory did you	u live?	Fill in the nam	e and current address of	that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent			
		Number Street					
		City	State	Zip Co	de		
			otors. Do not include you person is a guarantor or o	-		-	-

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this inf	ormation to identify	your case:						
Debtor 1 Debtor 2	Robin First Name	J Middle Name	William Last N				ock if this is:	
(Spouse, if filing)		Middle Name	Last N				An amended filing A supplement showing post-	netition chapter 13
United States the: Case number (ff known)	Bankruptcy Court for	Northern	_ District of Illi (S	nois State)			expenses as of the following	
Official I	orm 106l							
	e I: Your In	come						12/15
information a spouse. If mo number (if kn	bout your spouse. I	f you are separated and attach a separate she of question.	d your spous	se is r	ot filing w	ith you, do	r spouse is living with yo not include information a ional pages, write your n	about your
_	r employment		Debtor 1				Debtor 2	
attach a se	n. e more than one job, parate page with a about additional	Employment status  Occupation	Emplo ✓ Not Er	-	d		Employed Not Employed	
Include pa	t time, seasonal, or yed work.	Employer's name						
	n may include student aker, if it applies.	Employer's address	Number Str	reet			Number Street	
		W. January and S. J.	City		State	Zip Code	City State	Zip Code
		How long employed there?						
Part 2: Giv	e Details About M	lonthly Income						
spouse unles If you or your more space,	s you are separated. non-filing spouse have attach a separate shee	e more than one employer, et to this form.	combine the	inform		employers fo	vrite \$0 in the space. Include or that person on the lines be For Debtor 2 or non-filing spouse	
deductio be.	ns.) If not paid monthly,	ry, and commissions (befo calculate what the monthly		2		\$0.00		
	and list monthly over			3. 		+ \$0.00		
4. Calculat	e gross income. Add li	ne 2 + line 3.		4.		\$0.00		

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Dec	otor 1 Robin First Name		Villiams _ast Name		Case number			
	riist Name	Middle Name L	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse		
С	opy line 4 here		<b>→</b> 4		\$0.00			
	ist all payroll dedu							
		and Social Security deductions	5	a.	\$0.00			
5	b. <b>Mandatory con</b>	tributions for retirement plans	5	b.	\$0.00			
5	ic. Voluntary contr	ibutions for retirement plans	5	C.	\$0.00			
5	id. Required repay	ments of retirement fund loans	5	d.	\$0.00			
5	ie. Insurance		5	e.	\$0.00			
5	f. Domestic suppo	ort obligations	5	f.	\$0.00			
5	ig. <b>Union dues</b>		5	g.	\$0.00			
5	h. Other deductio	ns. Specify:	_ 5	h. +	\$0.00 +			
6. <b>A</b> +5h.		<b>luctions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6		\$0.00			
7. <b>C</b>	alculate total mor	nthly take-home pay. Subtract line 6 from line	4. 7	•	\$0.00			
8. <b>Li</b>	ist all other incom	e regularly received:						
8	business, profe	-						
		nt for each property and business showing rdinary and necessary business expenses, and						
	the total monthly	net income.	8	a.	\$0.00			
8	b. Interest and div	vidends	8	b.	\$0.00			
8	dependent regu	-	a					
	divorce settlemer	spousal support, child support, maintenance, nt, and property settlement.		C.	\$0.00			
	d. Unemployment	·		d.	\$960.00			
8	e. Social Security		8	e.	\$0.00			
8	Include cash assi cash assistance t under the Supple housing subsidie Specify:	ent assistance that you regularly receive istance and the value (if known) of any non-hat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or is		f.	\$352.00			
8	g. Pension or reti	<u> </u>		g.	\$0.00			
	9	income. Specify: Anticipated Tax Refund		h. +	\$470.00 +			
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		Г	\$1,782.00			
	•	income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$1,782.00 +		=	\$1,782.00
lr fr	nclude contributions riends or relatives.	ular contributions to the expenses that you s from an unmarried partner, members of your amounts already included in lines 2-10 or amounts	household,	, your o	dependents, your roomm	•		
	Specify:	,			, , , , , , ,		11. +	\$0.00
_	•							
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur					12.	\$1,782.00
								Combined monthly income
13. I	13. Do you expect an increase or decrease within the year after you file this form?  No.							
	Von Euglain:							<del></del>
L	Yes. Explain:							

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		Docu	ment Page 33 of 73	3	
Fill in this infor	mation to identify y	our case:			
Debtor 1	Robin	J	Williams		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court for	r the: Northern E	District of Illinois		howing post-petition chapter 13 the following date:
Case number			(State)	MM / DD / YYYY	-
	T 400	. 1		MINI / DD / YYYY	1
<u>Oπiciai</u>	Form 106	<u>) J</u>			
Schedul	e J: Your E	xpenses			12/15
information. If (if known). Ans					
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live i	n a separate household?			
г	No				
	Yes. Debtor 2 m	ust file Official Forms 106J-2, Expen	ses for Separate Household of Debi	for 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	1 month	No.  ✓ Yes.
	penses include f people other	✓ No			
than yourself and dependents	-	Yes			
Part 2: Estin	mate Your Ongo	oing Monthly Expenses			
_	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup			
	•	non-cash government assistance i ded it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownershor the ground or lot.	ip expenses for your residence. In 4.	clude first mortgage payments and		<b>\$500.00</b>
	uded in line 4:				
4a. Real es	state taxes				4a <b>\$0.00</b>

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$98.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$414.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$20.00
10. Personal care products and services	10.	\$15.00
11. Medical and dental expenses	11.	\$0.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments</li> </ol>	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$120.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you.  Specify:	10	
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1	Robin		J	Williams	Case number (if known)			
	First Na	ame	Middle Name	Last Name				
21.Other	r. Spec	ify:				21		\$0.00
	-	our monthly expens	ses.				\$1,3	67.00
		es 4 through 21.						\$0.00
		, , ,	,, ,	, from Official Form 106J-2			\$1,3	67.00
22c. A	Add line	22a and 22b. The r	esult is your monthly exp	penses.		22.		
23.Calcu	ılate y	our monthly net inc	ome.					
23a. (	Copy lir	ne 12 (your combined	d monthly income) from	Schedule I.		23a	\$1,7	82.00
23b. (	Сору у	our monthly expense	es from line 22 above.			23b	\$1,3	67.00
			nses from your monthly	income.			\$4	15.00
•	The res	sult is your monthly n	et income.			23c		
24 Do v	nu exn	ect an increase or (	decrease in vour exper	ises within the year after y	ou file this form?			
•	-			-				
				loan within the year or do yo modification to the terms of				
	001	ayment to increase o	decrease because of a	modification to the terms of	your mongage:			
<b>✓</b> 1	10							
	'es							
_		Explain here:						
		Explain nere.						

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Fill in this information to identify your case:					
Debtor 1	Robin	J	Williams		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)					

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	<b>✓</b> No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and				
	that they are true and correct.					
×	/s/ Robin Williams	×				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 6/26/2018	Date				
	MM/DD/YYYY	MM/DD/YYYY				

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Fill i	n this ir	nformation to	identify your o	ase:						
Deb	tor 1	Robin		J		Williams		_		
Deb	tor 2	First Nar	ne	Middle	Name	Last Nar	ne			
	use, if filin	First Nar	ne	Middle	Name	Last Nar	ne	_		
Unit	ed State	es Bankruptcy	Court for the:	Northern		District of Illin		_		
Case (If kno	e numb	oer				(Sta		_		
,	·	. –	407							Check if this is a
<u>Ot</u>	TICIE	al Form	107							amended filing
Sta	atem	nent of	Financia	I Affairs	for Indi	viduals	Filing f	or Bankr	uptcy	04/1
info	rmatio	n. If more s		ed, attach a sep					y responsible for s ional pages, write	supplying correct your name and case
		-		uesແວກ. Marital Status	and Whe	re You Live	d Before			
1.	What	t is your curr	ent marital st	atus?						
	_	Married	one marriar oc	21401						
	ш	Not married								
2.	Durir	ng the last 3	years, have yo	u lived anywhei	e other tha	n where you l	ive now?			
	П	No								
	<b>☑</b> ′	Yes. List all o	f the places yo	ou lived in the las	st 3 years. D	o not include	where you liv	e now.		
	ı	Debtor 1:			Dates De	ebtor 1 lived	Debtor 2			Dates Debtor 2 lived there
							Same	as Debtor 1		Same as Debtor 1
		5053 S Drexe	l Blvd				_			_
	Ī	Number Stree	t		From <u>1</u>		Number S	Street		From
	-			00045	To <u>1</u>	1/2017	-			То
		Chicago City	Illinois State	60615 Zip Code			City	State	Zip Code	
							Same	as Debtor 1		Same as Debtor 1
	ī	Number Stree	t		From		Number S	Street		From
	-				To					To
	-	City	State	Zip Code			City	State	Zip Code	
3.									ate or territory? (Control of the state of territory?) (Control of the state of the	ommunity property states )
	✓ No	0								
	Ye	es. Make sur	e you fill out S	chedule H: Your	Codebtors	(Official Form	106H).			

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Debtor 1 Robin Williams Case number (if known) First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages. \$19465.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$17281.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$412.00 Est YTD LINK From January 1 of current year until Est. YTD the date you filed for bankruptcy: **Unemployment Comp** \$4,800.00 Est. 2017 LINK \$180.00 For last calendar year: \$0.00 (January 1 to December 31, 2017 ) Est. 2016 LINK \$2,328.00 For the calendar year before that: \$0.00 (January 1 to December 31, 2016 )

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Williams Debtor 1 Robin Case number (if known) Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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or 1	Robin	J		lliams	Case number	(if known)
	First Name	Middle Name	La:	st Name		
nsi orp	ders include your relat porations of which you	u are an officer, director, business you operate a	s; relatives of any person in control	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? You are a general partner; It is securities; and any managing The domestic support obligations,
<b>✓</b>	No					
Ш	Yes. List all paymer	its to an insider.	Dates of	Total amount	Amount you	Reason for this payment
			payment	paid	still owe	
	Insider's Name					
	Number Street					
	City Sta	te Zip Code				
	Insider's Name					
	Number Street					
	City Sta	te Zip Code				
insi	der? ude payments on deb No	ts guaranteed or cosigno	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name			·		
	Number Street					
	City Sta	te Zip Code				
	Insider's Name					
	Number Street					
	City Stat	te Zin Code				

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Williams Debtor 1 Robin Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2012 Nissan Altima 06/2018 \$0 City of Chicago - Parking and red Light Tickets Creditor's Name Explain what happened Department of Revenue - PO Box 88292 Number Street Property was repossessed. Property was foreclosed. Illinois 60680 Chicago Property was garnished. City State Zip Code Property was attached, seized, or levied. Value of the Describe the property Date property 2012 Nissan Altima \$0 Honor Finance Creditor's Name Explain what happened 909 DAVIS ST STE 260 Number Street Property was repossessed. Property was foreclosed. **EVANSTON** Illinois 60201 Property was garnished.

City

Zip Code

State

Property was attached, seized, or levied.

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Debt		Robin	J	Williams	Case number (if known,	)	
		First Name	Middle Name	Last Name			
11.		thin 90 days before you filed t counts or refuse to make a pa			nk or financial institution,	set off any amou	nts from your
	<b>✓</b>	No Yes. Fill in the details.					
	ш	100.1					
				Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account nu	ımber: XXXX-		
		011	7'- 0-1-				
		City State	Zip Code				
12.		hin 1 year before you filed for pointed receiver, a custodian		y of your property in the po	ossession of an assignee fo	or the benefit of c	reditors, a court-
	<b>✓</b>	No					
		Yes					
Part	5:	List Certain Gifts and Co	ntributions				
13.	Wi	ithin 2 years before you filed	for bankruptcy, did y	ou give any gifts with a tot	al value of more than \$600	per person?	
	<b>✓</b>	No					
	Ē	Yes. Fill in the details for ea	ch gift.				
		Gifts with a total value of m per person	nore than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave th	ne Gift				
		Nivers In our Changet					
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave th	ne Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

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Debtor 1	Robin	J	Williams	Case number (if known)		
	First Name	Middle Name	Last Name	<u> </u>	- <del></del>	
					***	
4. Wi	thin 2 years before you fil	ed for bankruptcy, did	l you give any gifts or contribution	s with a total value of	more than \$600	to any charity?
<b>✓</b>	No					
Ė	ı   Yes. Fill in the details for	each aift or contributi	on			
		-	OH.			
	Gifts or contributions to		Describe what you contribute	ed	Date you	Value
	that total more than \$6	600			contributed	
						-
	Charity's Name		-			
			-			
	Number Street		-			
	Number Street					
	City State	Zip Code	-			
	City State	Zip Code				
rt 6:	List Certain Losses					
11 0.	List Oci talli Losses					
		d for bankruptcy or si	nce you filed for bankruptcy, did y	ou lose anything beca	use of theft, fire,	other disaster, or
	mbling?					
✓	No					
	Yes. Fill in the details.					
	Describe the property y	rou lost and	Describe any insurance cove	rage for the lose	Date of your	Value of property
	how the loss occurred	ou lost allu	Include the amount that insurar		loss	lost
			pending insurance claims on lir			
			A/B: Property.			
						-
art 7:	<b>List Certain Payment</b>	s or Transfers				
	No					
✓	Yes. Fill in the details.					
			Description and value of any	property	Date payment	Amount of
			transferred		or transfer	payment
					was made	
	Semrad Law Firm		Attorney's Fee - 200.00		6/26/2018	\$200.00
	Person Who Was Paid					
	20 S. Clark Street		_			
	Number Street					
	28th Floor					
		60603				
	Chicago Illinois		-			
	City State	Zip Code				
	Email or website address		-			
	Email or website address		•			
	Email or website address  Person Who Made the Pa	ayment, if Not You				
		ayment, if Not You				
	Person Who Made the Pa	ayment, if Not You				
		ayment, if Not You				
	Person Who Made the Pa	ayment, if Not You				
	Person Who Made the Pa	ayment, if Not You				
	Person Who Made the Pa	ayment, if Not You				
	Person Who Made the Pa Person Who Was Paid  Number Street					
	Person Who Made the Pa	ayment, if Not You  Zip Code				
	Person Who Made the Pa  Person Who Was Paid  Number Street  City State	Zip Code				
	Person Who Made the Pa Person Who Was Paid  Number Street	Zip Code				
	Person Who Made the Pa  Person Who Was Paid  Number Street  City State	Zip Code				

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Debt		Robin	J	Williams	Case n	umber (if known)			
		First Name	Middle Name	Last Name					
17.	help	hin 1 year before you filed for you deal with your creditornot include any payment or tr	ors or to make paym		behalf p	ay or transfer	any property to a	anyone	who promised to
		No Yes. Fill in the details.							
				Description and value of any transferred	property		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	<b>the</b> Incl	ordinary course of your bus	siness or financial at d transfers made as s	ecurity (such as the granting of a se					
		Yes. Fill in the details.		Description and value of prop	ertv	Describe any	property or		Date
				transferred	<b>,</b>		ceived or debts p	oaid	transfer was
		Person Who Received Trans	fer						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Trans	fer						
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	ben	hin 10 years before you file eficiary? ese are often called asset-prot		d you transfer any property to a se	∍lf-settle	d trust or simi	lar device of wh	ich you	are a
		No Yes. Fill in the details.							
				Description and value of the	propert	y transferred			Date transfer was made
		Name of trust							

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Williams Debtor 1 Robin Case number (if known) First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Williams Debtor 1 Robin Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb	tor 1				Williams	Cas	e number <i>(ii</i>	fknown)	
		First Name		Middle Name	Last Name				
26.	Hav	e you been a party	y in any judici	al or administr	rative proceeding ur	der any environmen	ıtal law? In	clude settlements and orde	ers.
		No Yes. Fill in the det	ails.						
					Court or agency		Nature (	of the case	Status of the case
		Case title			<del></del>				Pending
					Court Name  NumberStreet				On appeal
		Case number			City State	Zip Code			Concluded
Pari	111:	Give Details Ab	oout Your B		onnections to Any	•			
27.							following c	onnections to any business	s?
21.	witt	-			ade, profession, or c	-	_	-	•
				-	LC) or limited liabilit	-	uli-uli le Oi p	Jai t-ui n <del>e</del>	
		A partner in a			,				
					e of a corporation				
		An owner of a	at least 5% of	the voting or e	equity securities of a	corporation			
	<b>✓</b>	No. None of the a							
		Yes. Check all that	at apply abov	e and fill in the	details below for ea	ch business.			
					Describe the	nature of the busine	ss	Employer Identification n include Social Security n	
		Business Name			_			EIN:	
		Number Street			Name of acco	untant or bookkeep	er	Dates business existed	
		City	State	Zip Code	_			From To	
					Describe the	nature of the busine	SS	Employer Identification n include Social Security n	
		Business Name			_			EIN:	
		Number Street			_			Dates business existed	
		City	State	Zip Code	Name of acco	untant or bookkeep	er	From To	
		,						10	
					Describe the	nature of the busine	ss	Employer Identification n include Social Security n	
		Business Name						EIN:	
		Number Street			Name of acco	untant or bookkeep	er	Dates business existed	
		City	State	Zip Code	—	antant of bookkeep		From To	

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Deb	tor 1	Robin	J	Williams	Case number (if known)
		First Name	Middle Name	Last Name	
28.		hin 2 years before you filed ditors, or other parties. No Yes. Fill in the details belo		give a financial statement to	o anyone about your business? Include all financial institutions,
				Date issued	
		Name	_	MM/DD/YYYY	
		Number Street			
		Number Street			
		City State	Zip Code		
		•	,		
Part	12:	Sign Below			
t	true a	and correct. I understand t kruptcy case can result in	hat making a false state fines up to \$250,000, or	ment, concealing property, c	and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Robin W			Signature of Debtor 2
		Signature of Del	DIOT I		ŭ
		Date 6/26/201	8		Date
[	Did ye	lo 'es		nancial Affairs for Individuals	s Filing for Bankruptcy (Official Form 107)? ruptcy forms?
	<b>≚</b>	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	rict of Illinois	
n re	Robin J William	s	Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE O	F COMPENSATION	ON OF ATTORNEY F	OR DEBTOR
1.	compensation paid to me within	one year before the filing of the	tify that I am the attorney for the abo e petition in bankruptcy, or agreed to plation of or in connection w ith the	be paid to me, for services
	For legal services, I have agreed	o accept		\$4,000.00
	Prior to the filing of this stateme	nt I have received		\$200.00
	Balance Due			\$3,800.00
2.	The source of the compensation	paid to me was:		
	<b>✓</b> Debtor	Other (specif	y)	
3.	The source of the compensation	paid to me is:		
	<b>✓</b> Debtor	Other (specify	y)	
4.	I have not agreed to share the members and associates of the state of	e above-disclosed compensati ny law firm.	on with any other person unless the	y are
		y law firm. A copy of the agreer	with a other person or persons who a ment, together with a list of the name	
5.	In return for the above-disclosed	fee, I have agreed to render leg	gal service for all aspects of the bank	ruptcy case, including:
	<ul> <li>a. Analysis of the debtor's f bankruptcy;</li> </ul>	inancial situation, and renderin	ng advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of	any petition, schedules, statem	nents of affairs and plan which may b	e required;
	c. Representation of the del	otor at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the del	otor in adversary proceedings a	and other contested bankruptcy matt	ers;
6.	By agreement with the debtor(s),	the above-disclosed fee does	not include the following services:	
		CERTIFI	CATION	
	certify that the foregoing is a con or(s) in this bankruptcy proceedin		ent or arrangement for payment to m	ne for representation of the
	6/26/2018		/s/ Elise Harmening	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$343.47
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$33.47 for expenses, leaving a balance due of \$4,143.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/26/2018	
Signed:		
/s/ Robi	n Williams	
		/s/ Elise Harmening
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

## This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

## **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

## Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	filing fee administrative fee
 	total fee
カノノコ	ioialiee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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## UNITED STATES BANKRUPTCY COURT

**Northern District of Illinois** 

In re:	Williams, Robin J	Case No.	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
Tr knowledge	ne above named Debtors hereby verify the.	at the attached list of creditors is tr	ue and correct to the best of their
Date:	6/26/2018	/s/ Williams, Rob Williams, Robin Signature of Deb	J

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

CREDENCE RESOURCE MANA 17000 DALLAS PKWY STE 20 DALLAS, TX, 75248

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

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Debtor 1 Robin First Name		Villiams Case	number (if known)	
	estions for Reporting Purposes	ast (valie)		
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily	primarily for a personal, fam business debts? Business of evestment or through the op	nily, or household pu debts are debts that y peration of the busine	rpose." you incurred to obtain ess or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No. t □ Yes.		ny exempt property is ite to unsecured credi	excluded and administrative tors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	<b></b> 5	25,001-50,000 60,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	5500,000,001-\$1 billion 61,000,000,001-\$10 billion 610,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	500,000,001-\$1 billion 51,000,000,001-\$10 billion 510,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, an correct.  If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1	apter 7, I am aware that I ma understand the relief availa I I did not pay or agree to pa ed and read the notice requ h the chapter of title 11, Un ement, concealing property, ase can result in fines up to	y proceed, if eligible, ble under each chap y someone who is no ired by 11 U.S.C. § 3 ited States Code, sp or obtaining money	under Chapter 7, 11,12, or 13 ter, and I choose to proceed ot an attorney to help me fill 342(b). ecified in this petition. or property by fraud in
	/s/ Robin Williams Signature of Debtor 1	h www.x	Signature of Debtor 2	
	Executed on 6/26/2018 MM / DD	/ <del>YYYY</del>	Executed on	MM / DD / YYYY

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Debtor 1	Robin	J	Williams	
	First Name	Middle Name	Last Name	
Debtor 2			9	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
		0	A Comp System Com	
Case number		*	PRODUCTION CONTRACTOR CONTRACTOR	

## Official Form Tubbec

Check if this is an amended filing

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below		
The state of the s	Did you pay or agree to pay someone who is NOT an attorney to l	help you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
Annual Company of the	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×	(0	*	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 6/26/2018 MM/DD/YYYY	Date MM/DD/YYYY	

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Deb	tor 1 Robin		J	Williams	Case number (ffknown)
	First Na	me	Middle Name	Last Name	
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institucreditors, or other parties.					
	✓ No Yes. I	fill in the details bel	ow.		
				Date issued	
	Name			MM/DD/YYYY	
	ivami	•		WIWI/DD/TTTT	
	Num	per Street		_	
				_	
	City	State	Zip Code		
Pari	12: Sign	Below			
1	true and co	rect. I understand	that making a false st n fines up to \$250,000	atement, concealing pro	thments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of D	ebtor 1		Signature of Debtor 2
		Date 6/26/20	18		Date
ı	Did you atta	ch additional page	es to Your Statement o	f Financial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?
] [	✓ No Yes				
ı	Did you pay	or agree to pay so	meone who is not an a	ttorney to help you fill o	ut bankruptcy forms?
ı	<b>√</b> No				
į	Yes. Na	me of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Williams, Robin J  Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
TI knowledge	he above named Debtors hereby ve	rify that the attached list of creditors is tr	ue and correct to the best of their
Date:	6/26/2018	/s/ Williams, Rob Williams, Robin Signature of Deb	J

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Debte	or 1	Robin	J	Williams		Case number (if known)		
4.0	_	First Name	Middle Name	Last Name	4118940000000000000000000000000000000000			
16.		Iculate the median family inc			eps:			
	168	a. Fill in the state in which you li	ve.	Illinois				
	161	b. Fill in the number of people in	your household.	2				
	160	c. Fill in the median family incon	ne for your state and size	of				\$68,687.00
		household	separate instructions for	To fir	ind a list of app	licable median income amounts, go railable at the bankruptcy clerk's offic	online	
17.	Ho	w do the lines compare?	separate instructions for	tilis ioiiii. Tilis iist	may also be av	aliable at the bankruptcy clerk's offic	e.	
		a. Line 15b is less than or e	qual to line 16c. On the	top of page 1 of th NOT fill out <i>Calcula</i>	nis form, check	box 1, <i>Disposable income is not de</i> able Income (Official Form 122C-2).	termined	
	17t	b. Line 15b is more than lin	e 16c. On the top of pag to Part 3 and fill out Ca	e 1 of this form, chalculation of Dispe	heck box 2. Dis	sposable income is determined unde e (Official Form 122C-2). On line 39	er 11	
Part :	3:	Calculate Your Commitm	ent Period Under 1	I U.S.C. §1325(	(b)(4)			
18.	Co	py your total average monthly	income from line 11.			1000		\$975.00
19.	Dec	duct the marital adjustment in mitment period under 11 U.S.	f it applies. If you are m C. § 1325(b)(4) allows yo	arried, your spouse ou to deduct part of	e is not filing w f your spouse's	ith you, and you contend that calcul s income, copy the amount from line	ating the	
	19a	a. If the marital adjustment does	not apply, fill in 0 on line	e 19a.	*************************	***************************************	******************	-\$0.00
		o. Subtract line 19a from line						\$975.00
20.	Cal	Iculate your current monthly i	ncome for the year. Fo	llow these steps:				
	20a	a. Copy line 19b.			***********************			\$975.00
		Multiply by 12 (the number of	months in a year).					x 12
	20b	o. The result is your current mor	thly income for the year	for this part of the t	form.			\$11,700.00
	200	c. Copy the median family incon	ne for your state and size	of household from	n line 16c.			\$68,687.00
21.	Нον	w do the lines compare?						
	V	Line 20b is less than line 20c. commitment period is 3 years.	Unless otherwise ordered Go to Part 4.	by the court, on t	the top of page	1 of this form, check box 3, The		
		Line 20b is more than or equal 4, <i>The commitment period is t</i>	to line 20c. Unless othe years. Go to Part 4.	rwise ordered by th	ne court, on the	e top of page 1 of this form, check b	ox	
Part 4	1:	Sign Below			ž.			
-		By signing here, I declare unde	r penalty of perjury that t	he information on t	this statement	and in any attachments is true and c	orrect.	
		✗ /s/ Robin Williams	Kolin	huli	k			
		Signature of Debtor 1	"	_	Signature of	Debtor 2	_	e- ,
		Date 6/26/2018 MM/DD/YYYY			Date MM/D	DAYYY		
		If you checked 17a, do NOT fil If you checked 17b, fill out For above.			39 of that form	n, copy your current monthly income	e from line	14

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$343.47
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$33.47 for expenses, leaving a balance due of \$4,143.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/26/2018			
Signed:				
/s/ Robi	n Williams Roh Wulliams		0 211	
Al-	,	/s/ Elise Harmening	J. S. M.	-
Debtor(s	(5)	Attorney for Debtor(s)		_
Do not s	ign if the fee amounts at top of this page are blank.			

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Robin J Williams,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

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monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$415.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$200.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$319.00/mo.
- 3. Honor Finance will be paid \$11,256.00 at 7% APR at a fixed monthly payment of \$71.00/mo until Firm's Fees are paid. Beginning with the January 2020 plan payment, Honor Finance will be paid \$390.00/mo.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Robin J Williams

Date: 06/26/2018